

Remarks / Arguments



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The first modifications from the original specification were done in response to the office action of 1-17-01. The modification at that time entailed the removal of the Claims and Abstract sections. These sections (Claims and Abstract) are now on separate pieces of paper. Also, they had been modified to comply with the office action requests.

Additional modifications were performed to the specification to comply with the office action of 8-13-01. The equations have been removed from the specification and included with the drawings. Each entry is properly identified with a FIG. Preceding the drawing number.

Additionally, some text was added on the bottom of page 18 to the top of page 19. This additional text makes clear that the yield curve can take the form of a single equation derived from a statistical analysis, or a look-up table. Other small text changes were made in various places to enhance the clarity of the statements.

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